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THE
FRIENDLY SOCIETY
FOR ASSURANCE OF
Money upon Lives.

WE whose Names are hereunto Subscribed, do agree to enter into a Society together, under the common Name and Title of the *Friendly Society for Assurance of Money upon Lives*, begun at London the 7th Day of April, 1708. And do hereby give our Assent and Consent to the following Articles, viz.

1. That the Lives subscribed upon shall consist of 2000 Persons, no Person to be admitted but under the Age of 50, and to be alter'd younger as it fills.
2. That every Person that will be a Member of this Society do subscribe his or her Name to these Articles, and at the time of such Subscription do for each Life pay down the Sum of Ten Shillings for Stamps and Entrance, and Ten Shillings for each Life into the Publick Stock, for the Payment of the first Claim; and do receive a Policy for each Life under the Common Seal of the said Society, in the following form, or as near thereunto as the Circumstances and Descriptions of the Persons therein to be named will admit.

The Form of the POLICY,

Whereas B. C. of Reading, in the County of Berks, Gent. hath entred himself into the Society called the *Friendly Society for Assurance of Money upon Lives*, and hath paid Ten Shillings into the Joynt-Stock to answer his first Claim, and hath paid all other Sums appointed to be paid at the time of Entering into this Society: In Consideration whereof, be it known unto all Men that this Policy of Assurance is given unto the said B. C. for the Benefit of D. C. F. C. and H. C. or the Survivor or Survivors of them upon the Joynt-Stock and Credit of the said Society, begun in the City of London on the 7th Day of April 1708. for the Payment of One thousand Pounds Sterling unto K. L. for the Use and Benefit of the said D. C. F. C. and H. C. and the Survivor and Survivors of them, within sixty Days after the Death of the said B. C. subject to the Conditions and Agreements mentioned in the Articles of Settlement of the said Society, Signed by the said B. C. as his Act and Deed, and Assent and Consent to the same, provided nevertheless that the said B. C. shall be living at the end of half a Year, to be accounted from the Day of the Date hereof. In Witness whereof, the Common Seal of this Society is hereunto affixed the Day of

Anno Dom. 170

Approved by the Trustees,
Sec

Register.

3. That to the end Records of all Matters relating to this Society be regularly kept, to which Recourse may be always had, it is agreed that there be an Office erected in some Publick Place of the City, where two Register-Books shall be kept, the one for entering the Name and Age of the Subscriber, and the Person or Persons nominated and subscribed upon and Place or Places of Abode, and time of such Subscription, and the Person or Persons Name or Names to be provided for: The other for entering the Sum or Sums of Money paid upon every Claim, and the Name of the Person that it is paid to, and of the Person or Persons claiming; and that the said Register Books shall and may be perused *gratu*, at the Office hours, by any of the Members of this Society.

4. That

4. That thirteen Trustees be chosen every Year by the Majority of Subscribers, out of such Members of the Society as live within the Bills of Mortality, to inspect and determine all Matters relating to the said Society; which Election shall be made always every Year on the first *Wednesday* in *March*, or within 7 Days after, as the Masters shall appoint, except for this present Year 1708. which is otherwise provided.

5. That for this present Year 1708. 13 Persons nominated in the Settlement, and bound up in the Subscription-Book, be allowed and constituted by these Presents, Trustees for this Society.

6. That the said Trustees before-named in Article 5. or any Three or more of them, and likewise the Trustees for all succeeding Years, or any Three or more of them, shall have Power to approve Subscribers, and grant Policies, at a Court to be held at their Office from time to time as they shall appoint. And that all other Matters relating to the said Society, shall be heard and determined by the Trustees for the time being, or any five or more of them, according to the true intent and meaning of these Articles. And if any Trustee or Trustees die or should be removed, or should refuse to act, that then the other Trustees or any five or more of them, shall have Power to elect some other Trustee or Trustees, in the room of him or them so removed or deceased, or refusing to act, to compleat the said number of thirteen Trustees.

7. That any healthy Person, not exceeding the Age allowed by these Articles, may, at Office hours, subscribe his or her Name, and receive a Policy signed by the Register; and at any time within six Months, may make his or her Personal Appearance before the Trustees, at their Court to be held for this Society, to have him or her self, and Policy approved. And the said Person shall be obliged (if required) to produce a Certificate of his or her Age; and shall also bring an Affidavit in Writing, (if the Trustees desire it) that he or she believes him or her self to be in a good state of Health; and unless Satisfaction be given of his or her state of Health and Age, the Trustees shall have power to reject him or her: And upon the Tender of Nine Shillings, the said Policy shall be void, and the Name of the said Person shall be rased out of the Register-Book; and all Contributions made by the said Subscriber, shall be forfeited to the Person or Persons to whom they were paid or contributed.

8. That because many may be desirous to enter into this Society that live in the Country, and cannot make a Personal Appearance; to obviate this, it's thought fit and agreed to by this Society, that any such Person may subscribe by Proxy, provided that the said Person do send up an Affidavit of his or her Age and state of Health in this Form following.

A. B. of R. in the County of B. Gent. maketh Oath that he this Deponent, to the best of his Knowledge, is under the Age of Fifty five, in a good state of Health, and hath not any known Distemper.

And also a Certificate signed by the Minister and Church-wardens of the Parish where he dwells, and two or three reputable Neighbours, after the Form or Manner following.

We A. B. Rector of C. in the County of D. and E. H. G. H. Church-wardens of the said Parish, and J. K. L. M. N. O. Inhabitants of the said Parish, do well know B. W. of the said Parish of C. Gent. and do believe him to be in a good state of Health, and under the Age of Fifty five. Given under our Hands the day, &c.

Which Affidavit and Certificate, the Proxy for the said Subscriber shall deliver in to the Trustees at the time of his or her subscribing, or within six Months after; and upon such Satisfaction given, the Subscriber by Proxy shall be admitted, and his or her Policy approved, as fully to all intents and purposes as if he or her had made his or her Personal Appearance, provided always that such Persons as live in the Marshy and Unhealthy Parts of *England*, shall not be admitted Members of this Society, either by Proxy or otherwise, upon any Affidavit or Certificate whatsoever.

9. That all such Subscribers by Proxy or otherwise that live in the Country, shall depute from time to time some Person living within the Limits of the said Bill of Mortality, to receive notice of the Claims, and pay all Contributions and Quarteridges as they shall become due by these Presents.

10. That if any Subscriber shall receive Sentence of Death for any Crime real or pretended, and be accordingly Executed, his or her Policy shall be void to all intents and purposes, and of none effect. And all Sum or Sums of Money before that time paid or contributed by the said Subscriber, shall be forfeited to the several Persons to whom they were paid or contributed, and shall be lost as to any benefit

benefit to be expected from this Society. Provided nevertheless, that any such Criminal, before he or she receives Sentence of Death, may have his or her Policy altered, and the Person or Persons to be provided for, or any Friend, may bring the Policy to the Office, and upon delivering up the said Policy to be cancelled, and paying One Shilling for Stamps, may put in the Life of any other healthful Person, not exceeding the Age of the said Criminal, to be approved of by Affidavit or Certificate, or as the Trustees, or any three or more of them shall think fit.

11. That if any Subscriber goes beyond the Seas, or dies at Sea or in the Wars, or in any Foreign Parts, his or her Policy shall be utterly void, and of none effect: And all and every Sum or Sums of Money, before that time paid or contributed by the said Subscriber, shall be forfeited to whom they were paid or contributed, and shall be lost as to any Benefit to be expected from this Society thereby. Provided nevertheless, that any such Subscriber, at any time before he or she goes, may alter his or her Policy, and have a new Life inserted after the same manner as is mentioned for Criminals in Article 10. and upon his Return, if in good Health, he may have his own Name re-inserted, and his own Life assured upon as at first, delivering up the former Policy to be cancell'd, and paying One Shilling for Stamps.

12. That every Subscriber may have Liberty to alter the Nominee, or Person or Persons, to be provided for as often as he or she shall think fit, and upon delivering up his or her Policy to be cancell'd, and paying 1 Shilling for Stamps, shall receive a new Policy, with the Names of such other Person or Persons as he or she designs to make Provision for, and such Nominee as he or she shall appoint, provided always that such Policy to be altered be not made over in the Name of a Trustee for Wife or Children, or others, or as a Security to any one for a Debt, for in such Cases the Policy is not to be altered without the Consent of all Parties interested therein.

13. That every Subscriber shall stand obliged to pay the Master of the said Office, for each Life Subscribed upon, Eight Shillings *per Annum* Quarterly, by even and equal Payments (that is to say) *Lady-day, Midsummer-day, Michaelmas-day, and Christmas-day*, in every Year, *viz.* At each of the said Quarterly Days of Payment the Sum of Two Shillings; the first of the said Quarterly Payments to begin and be made in such of those Feast-Days, which shall first and next happen after the time of the Date of his or her Policy or Policies, which Quarterly Payments and Ten Shillings Entrance, paid by the Subscriber upon each Life, is agreed by these Presents to be allowed the Master of the said Office, for paying and discharging the Rent and Sallaries of the said Office and Officers, and for his Care and Expence in managing the several Affairs of this Society, and that no Fee shall be taken by the Master of the said Office, or any under him, for publishing the said Claims, or for procuring or dispatching the said Entries, Orders or Payments, but what is before mention'd.

14. That when any Subscriber dieth within the Limits of the Bill of Mortality, the Person or Persons to be provided for, or the Nominee mentioned in the Policy, shall procure from the Minister and Church-Wardens, or from three Substantial House-keepers of the Parish where the said Subscriber died, or the Person or Persons nominated and subscribed upon, a Certificate of the time when, and the Place where the said Person died; and likewise an Affidavit of his or her Death, which Certificate and Affidavit shall be delivered to the Register, who shall accept the same, and cause the Claim of the Person or Persons claiming to be registred accordingly.

15. That upon the Death of any Subscriber, Proof being made as aforesaid, and it appearing that all Contributions had been paid, and all Quarterly Payments had been made, according to these Articles, that then the Trustees shall Sign an Order to the Master of the said Office to pay the Nominee, mention'd in the Policy, the next Day after such Proof made, the Sum of One thousand Pounds, Sterling-Money of *England*, for the Benefit of the Person or Persons to be provided for, abating so many Ten Shillings as there wants of the Number of Two thousands Contributors; and likewise three Pounds *per Cent.* to be deducted and reserv'd towards the defraying the Charge of the said Office.

16. That upon Payment of any Claim the Order of the Court shall be forthwith printed, and a Copy left at the House or Dwelling of every Subscriber living within the Limits of the Bill of Mortality; and likewise at the Habitation of every Person deputed to receive Notice of Claims for such Subscribers as live in the Country; and within seven Days after the Payment of every Claim, every Subscriber shall pay, or cause to be paid at the Office the Sum of Ten Shillings, for each Life subscrib'd upon, towards the Payment of the next Claim.

17. That if any Subscriber omit to pay his Contribution of Ten Shillings in the space of 7 Days, after Notice is given, or shall omit to pay his said Quarterly Payments, according to these Articles, or for the space of 3 Months after his Quarterly Payments shall be come due, that then the Policy of the said Subscriber shall be void to all Intents and Purposes, and the Person or Persons to be provided for, mentioned in the said Policy, shall have no Right to claim: And all Contributions, and several Sum or Sums of Money, formerly paid by the said Subscriber, shall be forfeited to the Person or Persons such Sums were paid to.

18. That the Master of the said Office shall settle Two thousand Pound Value in Ground Rents, as an Encouragement and perpetual Security for the Subscribers according to that Form and Manner of Settlement, which two Counsels Learned in the Law, shall advise, which Form of Settlement, given under the Hands of the said Counsel, shall be engrossed and fix'd up in the said Office for all Subscribers to satisfy themselves by: And that till such Settlement can conveniently be made, the Master of the said Office shall become bound with two sufficient Securities to the Trustees for the time being, in one Obligation or Bond, in the Penalty of Two thousand Pound to be conditioned to receive for every Claim Ten Shillings of every Member that will contribute the same, and so continue in the said Society; and to pay the said Contributions in one entire Sum to the Nominee appointed to receive the same for the use of the Person or Persons, claiming the next Day, after the Trustees have sign'd an Order to the Master of the said Office so to do, except what is allow'd to be deducted in Article 15.

19 That whereas it may hereafter be found convenient to make new Articles or Articles, some Additions or Amendments to these Articles, therefore it is agreed to by this Society, that the Master shall have Power to make new Articles or Articles, Addition, Alteration or Amendment to any Article or Articles herein contained, provided the said new Article or Articles, Addition, Alteration or Amendment, be first proposed to the Trustees, and be approved of by a Majority of Subscribers, living within the Limits of the Bill of Mortality.

20. It is agreed by this Society, that the Master of the said Office shall have full Power to employ any Person or Persons as he shall think fit, in any Place or Places relating to the said Office; and likewise to remove any Officer or Officers from his or their Place or Places, as often as he the said Master shall judge it meet and convenient so to do.

21. It is agreed to by this Society, That as any Person may subscribe upon his own Life for the Benefit of his Friend: He may likewise subscribe upon any other Person's Life for the Benefit of himself, or any Friend or Friends that he shall think fit to make such Provision for.

22. It is likewise thought reasonable, and agreed to by this Society, that where any Person Subscribes on another's Life for the Advantage of himself or others, and oblige himself to pay all Claims and Quarteridges, that in such Case the Person whose Life is to be subscribed upon, having no Interest in the Claim, need not make his or her Personal appearance at the Office before the Trustees, but may be approved of by Affidavit, Certificate, or otherwise, as the Trustees, or any 3 of them shall appoint.

23. That Women, tho' within the Bills of Mortality, may subscribe by Proxy and shall be approved of after the same manner as is mentioned Article 22. in favour of such as subscribe upon any Persons Life for the benefit of themselves or others.

24. To prevent fraudulent Entries, by the Healthy personating the Sick, the Visitor of the said Office shall (if it be thought necessary) Visit every Subscriber that lives within the Bill of Mortality, within 20 Days next after he hath subscribed these Presents, and shall see him write his Name with his own Hand, and compare it with his Hand in the Subscription-Book, and shall enter an Account of every Visit in a Book kept for the same purpose.

